CERF
County Employees' Retirement Fund

Keeping In Touch

1099-Rs to Be Mailed

1099-Rs for pension payments during calendar year 2023 will be mailed by the end of January 2024.

Form 1099-R provides each payee with detailed information on pension income and tax withholding for the previous year.

Retirees Returning to Work

If you are retired and receiving a benefit from CERF, your benefit will be suspended if you are rehired in a full-time (1,000 hours or more), eligible position or rehired as an appointed or elected official (regardless of the number of hours worked). You will be subject to making the required CERF contributions. If you are rehired as a part-time employee, however, and work less than 1,000 hours in a calendar year, your pension will continue without interruption.

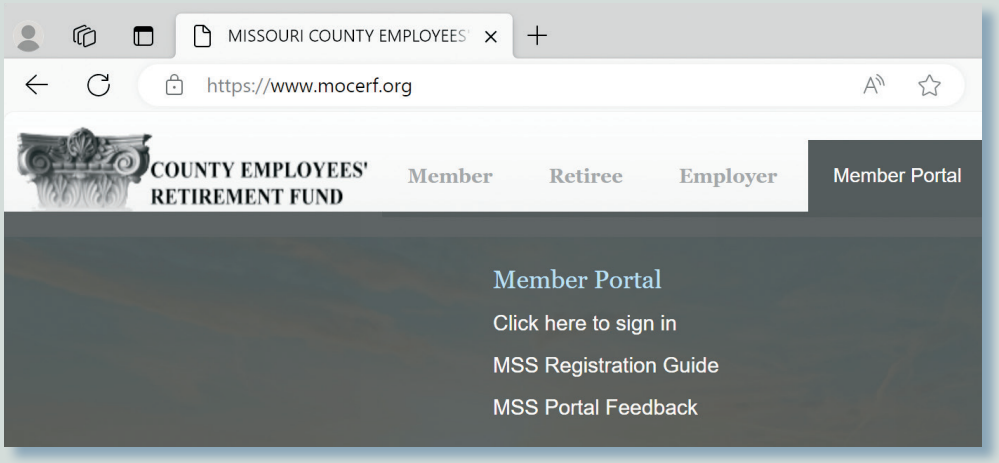
Need to update your information?

If you've moved or changed your telephone number, or have changed your bank account, let CERF know. It's important to keep us updated, so your benefit payments can continue uninterrupted.

"Age is just a number, but retirement is one of the greatest gifts to mankind." – Unknown

Member Self-Service Portal

You can access the Member Self-Service Portal, which is located under the Member Portal tab at www.mocerf.org. It's an easy way to view details for the next scheduled pension payment, see pension payment history, update state tax withholdings, change address or telephone number, and print 1099-R tax forms. For help logging on, call CERF at (877) 632-2373.



Changing Benefit Elections

Benefit elections are generally irrevocable, by state statute.

If you selected the Joint and Survivor Annuity and your co-annuitant dies before you, your benefit will increase to the Single Life Annuity amount.

If you selected the 10-Year Certain and Life Annuity and your beneficiary dies during the first 10 years after you retire, you may select a new beneficiary for the remainder of those 10 years.

CERF's Cost of Living Adjustments are:

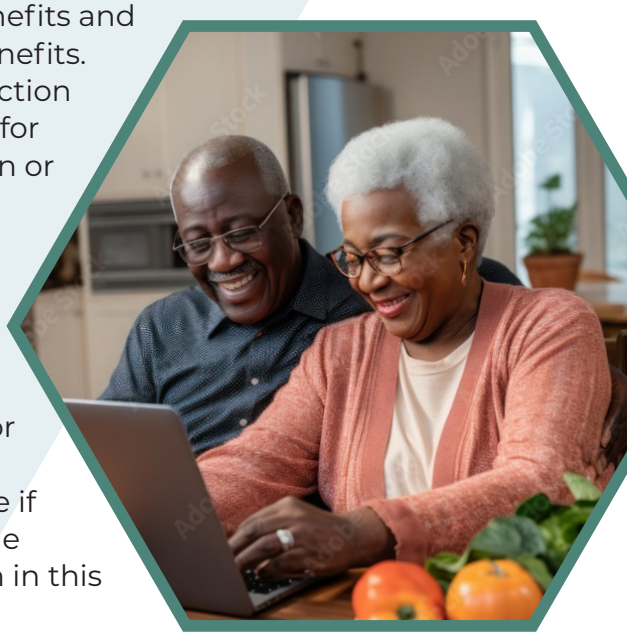
- Based on the Consumer Price Index (CPI)
- Given at the discretion of CERF's Board of Trustees annually
- Cannot exceed 1% in a given year
- Go into effect July 1st of each year

Withholdings

You may change or stop income tax withholding at any time. Look for the Form W-4P or Form MO W-4P at www.mocerf.org under Retiree, Pension Plan Forms, or call (877) 632-2373. As a reminder, federal tax tables change in January of each year; therefore, you may see a slight change in your February benefit payment.

Tax Deduction Information

On July 6, 2023, Governor Parson signed SB 190 (2023) into law, which contains a Missouri income tax deduction for Social Security benefits and certain retirement benefits. This income tax deduction will become effective for tax years beginning on or after January 1, 2024. Please be aware that CERF cannot provide tax advice. Members may wish to consult with a qualified tax advisor or the Department of Revenue to determine if they are eligible for the income tax deduction in this legislation.



Interesting facts:

Oldest CERF member
104

Number of members older than 90 years old
133

Average age at retirement
63

Average years of service at retirement
13.8

Retired members and beneficiaries
6,689

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